

### Office of Health Benefits

# COMMONWEALTH OF VIRGINIA DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

## Benefits Administrator Memo #02-01

**To:** Benefits Administrators

**From:** Charles S. Reed, Associate Director

State and Local Health Benefits Programs

CC: All OHB

**Date:** February 15, 2002

**Re:** Health Insurance Manual (Revised January 1, 2002)

Enclosed you will find the revised Health Insurance Manual (HIM). It is also available on the DHRM Web site under the Health Benefits tab called Resources for BAs. The Web address is <a href="https://www.dhrm.state.va.us/services/health/admresrc.htm">www.dhrm.state.va.us/services/health/admresrc.htm</a>. The new HIM incorporates the changes shown on the following chart. You will find it helpful to read the new manual in its entirety as numerous changes were made and this list is not all-inclusive; however, all changes were previously communicated.

Section Summary of Changes

	Carrinary or Grianges
1.4 Retroactivity	Clarification on agency premium refunds
2.2 When Coverage Begins and	Addition of the new rules for beginning
Ends	and ending coverage
2.7 Extended Coverage	<ul> <li>Instructions for handling cases of gross misconduct</li> <li>Revised Notice to be sent to newly eligible dependents</li> <li>Revised Notice/Election of Health Care Coverage Continuation</li> </ul>

2.8 Certificates of Coverage	Revised Certificate of Coverage
<b>3.2</b> Qualifying Mid-Year Events	Revised to include the events which
	allow an employee to make a change
<b>3.3</b> Procedure to Enroll for the First Time	Clarified the effective date of coverage for new employees
3.6 Special State Contribution (Husband and Wife Both State Employees)	<ul> <li>Explains the options available to two married state employees that wish to cover themselves and one or more children</li> </ul>
<b>4.1</b> General Instructions: When There Is A Qualifying Mid-Year Event	<ul> <li>Provides instructions on when to make the qualifying mid-year event effective</li> </ul>
<b>4.13</b> Enrollees Eligible for Medicare	<ul> <li>Update of Medicare eligibility criteria and rules associated with state plans that coordinate with Medicare</li> </ul>
<b>5.3</b> Leave of Absence Without Pay	<ul> <li>Addition of information regarding retirement at the end of the LWOP</li> </ul>
5.7 Coverage at Retirement	<ul> <li>Addition of information regarding retirement at the end of LTD</li> <li>Clarification of eligibility rules for the retiree group</li> <li>Clarification of rules regarding survivor eligibility</li> <li>Clarification of eligibility rules for public safety employees injured or killed in the line of duty</li> <li>Inclusion of retiree plan rules enumerated in BA Memo # 01-09</li> <li>Inclusion of Medicare eligibility information</li> </ul>
<b>5.8</b> Processing Retirement Benefits	General clarifications only
<b>5.9</b> Workers' Compensation Cases	<ul> <li>Workers' Compensation Program guidelines on claims</li> </ul>
5.10 Death of Employee	<ul> <li>Clarification of eligibility rules for survivors</li> </ul>
5.14 VSDP	<ul> <li>Inclusion of new section listing all rules addressed in BA Memo # 01-13</li> </ul>
<b>6.2</b> Employees' Dependents Who Do Not Have A Social Security Number	<ul> <li>Provides instructions for using temporary numbers in lieu of a Social Security Number</li> </ul>
<b>7.3</b> Information and Assistance for Benefits Administrators	<ul> <li>Updated with current plans and contact information</li> </ul>

Also enclosed (in Word format if received by e-mail) are the HIPAA Certificate of Creditable Coverage, the Extended Coverage General Notice and the Extended Coverage Election Notice.

### February B.A. Bulletin and Trigon Network Provider Listing

Please see the enclosed February B.A. Bulletin. It contains important information about distribution of materials during Open Enrollment. Also, the new Key Advantage and Cost Alliance Network Provider Listing is now available and may be ordered using your Trigon Materials Order Form. For the most current provider listing, visit the Trigon Web site at <a href="http://state.trigon.com">http://state.trigon.com</a>. All materials order forms may be found on the DHRM Web site under Resources for BAs.

#### **Enclosures**:

Health Insurance Manual
HIPAA Certificate of Creditable Coverage
Extended Coverage General Notice
Extended Coverage Election Notice
February 2002 B.A. Bulletin